

<i>SERFF Tracking Number:</i>	<i>SAMM-125265958</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>State Auto Property and Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-025873</i>
<i>Company Tracking Number:</i>	<i>SAC-CIM-2007-820</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0005 Other Commercial Inland Marine</i>
<i>Product Name:</i>	<i>Commercial Inland Marine Terrorism Forms</i>		
<i>Project Name/Number:</i>	<i>Commercial Inland Marine Terrorism Forms/SAC-CIM-2007-820</i>		

## Filing at a Glance

Companies: State Auto Property and Casualty Insurance Company, State Automobile Mutual Insurance Company		
Product Name: Commercial Inland Marine Terrorism Forms	SERFF Tr Num: SAMM-125265958	State: Arkansas
TOI: 09.0 Inland Marine	SERFF Status: Closed	State Tr Num: AR-PC-07-025873
Sub-TOI: 09.0005 Other Commercial Inland Marine	Co Tr Num: SAC-CIM-2007-820	State Status:
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author: Bev Griffin	Disposition Date: 08/24/2007
	Date Submitted: 08/22/2007	Disposition Status: Approved
Effective Date Requested (New): 09/01/2007		Effective Date (New): 09/01/2007
Effective Date Requested (Renewal): 10/26/2007		Effective Date (Renewal): 10/26/2007

## General Information

Project Name: Commercial Inland Marine Terrorism Forms	Status of Filing in Domicile:
Project Number: SAC-CIM-2007-820	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 08/24/2007	
State Status Changed: 08/23/2007	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Commercial Inland Marine: Terrorism Forms	

We are filing endorsements (manual revisions to be filed in separate filing) to address the change from the original Terrorism Risk Insurance Act of 2002 (TRIA) to the changes introduced by the extension referred to as Terrorism Risk Insurance Extension Act of 2005 (TRIEA) and the possible sunset of coverage on December 31, 2007. This change addresses language amendments. See Exhibit I.

SERFF Tracking Number: SMM-125265958 State: Arkansas

First Filing Company: State Auto Property and Casualty Insurance State Tracking Number: AR-PC-07-025873  
Company, ...

Company Tracking Number: SAC-CIM-2007-820

TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine

Product Name: Commercial Inland Marine Terrorism Forms

Project Name/Number: Commercial Inland Marine Terrorism Forms/SAC-CIM-2007-820

## Company and Contact

### Filing Contact Information

Kathy Hartwell, Supervisor, State Filings kathy.hartwell@stateauto.com  
State Auto Insurance Companies (800) 695-9436 [Phone]  
Columbus, OH 43215 (614) 719-0299[FAX]

### Filing Company Information

State Auto Property and Casualty Insurance CoCode: 25127 State of Domicile: Iowa  
Company  
1300 Woodland Avenue Group Code: 175 Company Type: Property and  
Casualty

P. O. Box 66150  
West Des Moines, IA 50265-0150 Group Name: State ID Number:  
(614) 464-5000 ext. [Phone] FEIN Number: 57-6010814  
-----

State Automobile Mutual Insurance Company CoCode: 25135 State of Domicile: Ohio  
518 East Broad Street Group Code: 175 Company Type: Property and  
Casualty

P. O. Box 182822  
Columbus, OH 43215 Group Name: State ID Number:  
(614) 464-5000 ext. [Phone] FEIN Number: 31-4316080  
-----

## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: \$50.00 per form filing  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Auto Property and Casualty Insurance Company	\$0.00	08/22/2007	

<i>SERFF Tracking Number:</i>	<i>SAMM-125265958</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>State Auto Property and Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-025873</i>
<i>Company Tracking Number:</i>	<i>SAC-CIM-2007-820</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0005 Other Commercial Inland Marine</i>
<i>Product Name:</i>	<i>Commercial Inland Marine Terrorism Forms</i>		
<i>Project Name/Number:</i>	<i>Commercial Inland Marine Terrorism Forms/SAC-CIM-2007-820</i>		
<b>State Automobile Mutual Insurance Company</b>	<b>\$50.00</b>	<b>08/22/2007</b>	<b>15240084</b>



SERFF Tracking Number:	SAMM-125265958	State:	Arkansas
First Filing Company:	State Auto Property and Casualty Insurance Company, ...	State Tracking Number:	AR-PC-07-025873
Company Tracking Number:	SAC-CIM-2007-820		
TOI:	09.0 Inland Marine	Sub-TOI:	09.0005 Other Commercial Inland Marine
Product Name:	Commercial Inland Marine Terrorism Forms		
Project Name/Number:	Commercial Inland Marine Terrorism Forms/SAC-CIM-2007-820		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	08/24/2007	08/24/2007

SERFF Tracking Number: SAMM-125265958 State: Arkansas  
First Filing Company: State Auto Property and Casualty Insurance State Tracking Number: AR-PC-07-025873  
Company, ...  
Company Tracking Number: SAC-CIM-2007-820  
TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine  
Product Name: Commercial Inland Marine Terrorism Forms  
Project Name/Number: Commercial Inland Marine Terrorism Forms/SAC-CIM-2007-820

## Disposition

Disposition Date: 08/24/2007  
Effective Date (New): 09/01/2007  
Effective Date (Renewal): 10/26/2007  
Status: Approved  
Comment:

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: SAMM-125265958 State: Arkansas

First Filing Company: State Auto Property and Casualty Insurance State Tracking Number: AR-PC-07-025873  
Company, ...

Company Tracking Number: SAC-CIM-2007-820

TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine

Product Name: Commercial Inland Marine Terrorism Forms

Project Name/Number: Commercial Inland Marine Terrorism Forms/SAC-CIM-2007-820

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Exhibit I	Approved	Yes
Form	Conditional Terrorism Exclusion	Approved	Yes
Form	Policyholder Disclosure - Notice Of Terrorism Insurance Coverage	Approved	Yes
Form	Disclosure Of Premium And Estimated Premium For Certified Acts Of Terrorism Coverage (Pursuant To Terrorism Risk Insurance Act)	Approved	Yes

SERFF Tracking Number: SAMM-125265958 State: Arkansas

First Filing Company: State Auto Property and Casualty Insurance State Tracking Number: AR-PC-07-025873

Company, ...

Company Tracking Number: SAC-CIM-2007-820

TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine

Product Name: Commercial Inland Marine Terrorism Forms

Project Name/Number: Commercial Inland Marine Terrorism Forms/SAC-CIM-2007-820

## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Conditional Terrorism Exclusion	CL 16 30	06 06	Endorsement/Amendment/Conditions	Replaced Form #:0.00 CL 16 30 06 04 Previous Filing #:		CL 16 30 06 06 Conditional Terrorism Exclusion.pdf
Approved	Policyholder Disclosure - Notice Of Terrorism Insurance Coverage	PN 00 83	01 07	Disclosure/ Replaced Notice	Replaced Form #:0.00 PN 00 83 08 03 Previous Filing #:		PN 00 83 01 07 TRIA Disclosure - New Renewal.pdf
Approved	Disclosure Of Premium And Estimated Premium For Certified Acts Of Terrorism Coverage (Pursuant To Terrorism Risk Insurance Act)	IL 09 99	01 07	Disclosure/ Replaced Notice	Replaced Form #:0.00 IL 09 99 05 04 Previous Filing #:		IL 09 99 01 07 Disclosure Of Premium And Estimated Premium For Certified Acts Of Terrorism Coverage.pdf



## CONDITIONAL TERRORISM EXCLUSION

### NOTICE

**The Terrorism Risk Insurance Program (the Program), as established under federal law, is scheduled to terminate while your policy is in effect.**

**The Terrorism Exclusion found in this endorsement will apply only if the federal government does not renew, extend, or otherwise replace the Program or if the conditions, definitions, or requirements of the Program are changed by the federal government and federal law no longer requires that we make Terrorism Coverage available to you.**

1. The Terrorism Exclusion set forth by this endorsement becomes effective on the earliest of the following:
  - a. the date that the federal Terrorism Risk Insurance Program (the Program) established by the Terrorism Risk Insurance Act has terminated with respect to the type of insurance provided by the Coverage Part to which this endorsement applies; or
  - b. the effective date of a renewal, extension, or continuation of the Program, if federal law no longer requires that "we" make terrorism coverage available to "you" and the Program has been renewed, extended, or replaced subject to changes that:
    - 1) redefine terrorism; or
    - 2) increase "our" financial exposure under the Program; or
    - 3) impose requirements on insurance coverage for terrorism that differ from the terms, amounts, or other limitations that otherwise govern coverage for loss or damage under the "terms" of the Coverage Part to which this endorsement applies.
- If a condition described above under items 1.a. and 1.b. occurs prior to the effective date of the policy period to which this endorsement applies, the Terrorism Exclusion set forth by this endorsement applies as of the effective date of that policy period.
2. If the Terrorism Exclusion set forth by this endorsement becomes effective, this Terrorism Exclusion:
  - a. supersedes any other endorsements that address "certified acts of terrorism", "certified terrorism loss", "non-certified acts of terrorism", and or "non-certified terrorism loss" that also apply to the Coverage Part to which this endorsement applies, but only with respect to loss or damage caused by one or more incidents of terrorism that occur on or after the effective date of this Terrorism Exclusion; and
  - b. remains in effect unless "we" notify "you" of changes to this Terrorism Exclusion.

3. If none of the conditions described above under items 1.a. and 1.b. occur, any other endorsements that address "certified acts of terrorism", "certified terrorism loss", "non-certified acts of terrorism", and or "non-certified terrorism loss" that also apply to the Coverage Part to which this endorsement applies continue to apply until "we" notify "you" of changes to such other endorsements.

4. The word terrorism, when shown in this endorsement in quotation marks, has the following meaning:

"Terrorism" means activities against persons, organizations, or property of any nature:

- a. that involve the following or preparation for the following:
  - 1) use or threat of force or violence; or
  - 2) commission or threat of a dangerous act; or
  - 3) commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
- b. when one or both of the following applies:
  - 1) the effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
  - 2) it appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social, or economic objectives, or to express (or express opposition to) a philosophy or ideology.

5. The following exclusion is added:

#### **TERRORISM EXCLUSION**

"We" will not pay for loss or damage caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.

This exclusion applies only when one or more of the following are attributed to an incident of "terrorism":

- a. the "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation, or radioactive contamination; or
- b. radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
- c. the "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
- d. pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials; or

- e. the total of insured damage to all types of property in the United States, its territories and possessions, Puerto Rico, and Canada exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, "we" will include all insured damage sustained by property of all persons and entities affected by the "terrorism" and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions. Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, for the purpose of determining whether the threshold is exceeded.

Item 5.e. above describes the threshold used to measure the magnitude of an incident of "terrorism" and the circumstances in which the threshold will apply, for the purpose of determining whether this Terrorism Exclusion will apply to that incident. When this Terrorism Exclusion applies to an incident of "terrorism", there is no coverage under the Coverage Part to which this endorsement applies.

- 6. When the Terrorism Exclusion set forth by this endorsement applies due to an incident of "terrorism" described above under items 5.a. or 5.b., that Terrorism Exclusion supersedes the Nuclear Hazard Exclusion in the Coverage Part to which this endorsement applies.
- 7. The following provisions are added.
  - a. Neither the "terms" of this endorsement nor the "terms" of any other terrorism endorsement attached to the Coverage Part to which this endorsement applies provide coverage for any loss or damage that would otherwise be excluded by that Coverage Part under:
    - 1) exclusions that address war, military action, or nuclear hazard; or
    - 2) any other exclusion.
  - b. The absence of any other terrorism endorsement does not imply coverage for any loss or damage that would otherwise be excluded by the Coverage Part to which this endorsement applies under:
    - 1) exclusions that address war, military action, or nuclear hazard; or
    - 2) any other exclusion.

## **Policyholder Disclosure – Notice Of Terrorism Insurance Coverage**

You are hereby notified that under the Terrorism Risk Insurance Act (Act), as extended on December 22, 2005, you have a right to purchase insurance coverage for losses arising out of acts of terrorism, *as defined in Section 102(1) of the Act*. The term “act of terrorism” means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property; or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that coverage provided by this policy for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States pays 90% (adjusted to 85% in 2007) of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided on the policy Declarations page and does not include any charges for the portion of loss covered by the federal government under the act.

### **LIMITATION ON PAYMENT OF TERRORISM LOSSES**

The provisions of the Terrorism Risk Insurance Act can limit our maximum liability for payment of losses from certified acts of terrorism. That determination will be based on a formula set forth in the law involving the national total of federally insured terrorism losses in an annual period and individual insurer participation in payment of such losses. If one or more certified acts of terrorism in an annual period causes the maximum liability for payment of losses from certified acts of terrorism to be reached, and we have satisfied our required level of payments under the law, then we will not pay for the portion of such losses above that maximum. However, that is subject to possible change at that time, as Congress may, under the Act, determine that payments above the cap will be made.

### **Selection of terrorism insurance coverage**

The portion of your annual policy premium that is attributable to coverage for certified acts of terrorism is shown on the declarations page. *If you wish to reject this coverage, please read and complete the form below.*

### **Rejection of terrorism insurance coverage**

You may elect to decline coverage for certified acts of terrorism. However, if your policy covers property located in a state with a fire following statutory requirement, the terrorism exclusion makes an exception for fire losses to such covered property resulting from certified acts of terrorism. If you choose to decline coverage for certified

acts of terrorism, that rejection is not applicable to fire losses to property in those states resulting from certified acts of terrorism, unless excepted by statute or other regulatory means. A separate premium is displayed on the declarations page for coverage for fire losses that result from certified acts of terrorism.

If you purchase this coverage on an umbrella policy, you must also purchase this coverage for any underlying liability and/or commercial auto liability policies.

In the context of a newly issued policy or renewal offer, this form becomes part of the application for this coverage.

*To reject coverage, you must 'X' the box below, sign your name, print your name, date this form and return it to the company within 30 days. If you choose not to reject this coverage, you do not need to return this form.*

<input type="checkbox"/>	I hereby elect to exclude losses arising from certified acts of terrorism. I understand that if I exclude certified acts of terrorism coverage, coverage will not be available until my next renewal.
--------------------------	---

\_\_\_\_\_  
Policyholder/Applicant's Signature

\_\_\_\_\_  
Insurance Company

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Policy Number

\_\_\_\_\_  
Date

<State Code> - <Agency Code>  
<Agency Name>  
<Address>  
<City, State Zip>  
<Phone Number>

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

## DISCLOSURE OF PREMIUM AND ESTIMATED PREMIUM FOR CERTIFIED ACTS OF TERRORISM COVERAGE (PURSUANT TO TERRORISM RISK INSURANCE ACT)

### SCHEDULE

#### SCHEDULE – PART I

Terrorism Premium (Certified Acts)

(A) Premium through end of year (12/31/07) \$ See Below

(B) Estimated Premium beyond the date specified above \$ See Below

(Refer to Paragraph C. in this endorsement.)

This premium is the total Certified Acts premium attributable to the following Coverage Part(s), Coverage Form(s) and/or Policy(s):

The Terrorism premiums displayed on the declaration pages of this policy represent the charge for Terrorism Coverage for the entire policy term. If the Terrorism Risk insurance Act is not continued or extended upon the 12/31/2007 expiration of the Act, A return premium may be due. The return premium will be the prorated portion from 12/31/2007 to the expiration of your policy term.

Additional information, if any, concerning the terrorism premium:

#### SCHEDULE – PART II

Federal share of terrorism losses: 90% Year 2006

(Refer to Paragraph B. in this endorsement.)

Federal share of terrorism losses: 85% Year 2007

:

(Refer to Paragraph B. in this endorsement.)

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

#### **A. Disclosure Of Premium**

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under that Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

#### **B. Disclosure Of Federal Participation In Payment Of Terrorism Losses**

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. For losses occurring in 2006, the federal share equals 90% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. For losses occurring in 2007, the federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. If the federal program is extended beyond 2007, the applicable percentage is shown in Part II of the Schedule of this endorsement or in the policy Declarations.

#### **C. Possibility Of Additional Or Return Premium**

The premium for certified acts of terrorism coverage is calculated based in part on the federal participation in payment of terrorism losses as set forth in the Terrorism Risk Insurance Act. The federal program established by the Act is scheduled to terminate at the end of the year specified in Part I of the Schedule of this endorsement, unless extended by the federal government. If the federal program terminates or if the level or terms of federal participation change, the estimated premium shown in **(B)** in Part I of the Schedule may not be appropriate.

If this policy contains a Conditional Exclusion, continuation of coverage for certified acts of terrorism, or termination of such coverage, will be determined upon disposition of the federal program, subject to the terms and conditions of the Conditional Exclusion. If this policy does not contain a Conditional Exclusion, coverage for certified acts of terrorism will continue. In either case, when disposition of the federal program is determined, we will recalculate the premium shown in **(B)** in Part I of the Schedule and will charge additional premium or refund excess premium, if indicated.

If we notify you of an additional premium charge, the additional premium will be due as specified in such notice.

<i>SERFF Tracking Number:</i>	<i>SAMM-125265958</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>State Auto Property and Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-025873</i>
<i>Company Tracking Number:</i>	<i>SAC-CIM-2007-820</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0005 Other Commercial Inland Marine</i>
<i>Product Name:</i>	<i>Commercial Inland Marine Terrorism Forms</i>		
<i>Project Name/Number:</i>	<i>Commercial Inland Marine Terrorism Forms/SAC-CIM-2007-820</i>		

## Rate Information

Rate data does NOT apply to filing.



SERFF Tracking Number: SAMM-125265958 State: Arkansas  
First Filing Company: State Auto Property and Casualty Insurance State Tracking Number: AR-PC-07-025873  
Company, ...  
Company Tracking Number: SAC-CIM-2007-820  
TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine  
Product Name: Commercial Inland Marine Terrorism Forms  
Project Name/Number: Commercial Inland Marine Terrorism Forms/SAC-CIM-2007-820

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-Property & Casualty  
**Review Status:** Approved 08/24/2007  
**Comments:**  
**Attachment:**  
PCTrans.pdf

**Satisfied -Name:** Exhibit I  
**Review Status:** Approved 08/24/2007  
**Comments:**  
**Attachment:**  
Exhibit I.pdf

## Property &amp; Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b>	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

<b>3. Group Name</b>	State Auto Insurance Companies				<b>Group NAIC #</b>	175
<b>4. Company Name(s)</b>	<b>Domicile</b>	<b>NAIC #</b>	<b>FEIN #</b>	<b>State #</b>		
State Automobile Mutual Insurance Co.	OH	25135	31-4316080			
State Auto Property & Casualty Insurance Co.	IA	25127	57-6010814			

<b>5. Company Tracking Number</b>	SAC-CIM-2007-820
-----------------------------------	------------------

## Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

<b>6. Name and address</b>	<b>Title</b>	<b>Telephone #s</b>	<b>FAX #</b>	<b>e-mail</b>
Kathy Hartwell 518 East Broad Street Columbus, Ohio 43215	Supervisor, State Filings	800-695-9436	614-719-0299	<a href="mailto:kathy.hartwell@stateauto.com">kathy.hartwell@stateauto.com</a>
<b>7. Signature of authorized filer</b>				
<b>8. Please print name of authorized filer</b>		Kathy Hartwell		

## Filing information (see General Instructions for descriptions of these fields)

<b>9. Type of Insurance (TOI)</b>	09.0 Inland Marine			
<b>10. Sub-Type of Insurance (Sub-TOI)</b>	09.0005 Other Commercial Inland Marine			
<b>11. State Specific Product code(s)(if applicable)[See State Specific Requirements]</b>				
<b>12. Company Program Title (Marketing title)</b>	Commercial Inland Marine			
<b>13. Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)			
<b>14. Effective Date(s) Requested</b>	New:	09/01/2007	Renewal:	10/26/2007
<b>15. Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
<b>16. Reference Organization (if applicable)</b>				
<b>17. Reference Organization # &amp; Title</b>				
<b>18. Company's Date of Filing</b>	08/22/2007			
<b>19. Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

## Property & Casualty Transmittal Document—

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	SAC-CIM-2007-820
------------	--	------------------

<b>21.</b>	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
------------	--

Re: STATE AUTO INSURANCE COMPANIES, OUR GROUP FILING ID# SAC-CIM-2007-820  
- State Automobile Mutual Insurance Company, NAIC# 25135, FEIN# 31-4316080  
- State Auto Property & Casualty Insurance Company, NAIC# 25127, FEIN# 57-6010814

Commercial Inland Marine: Terrorism Forms

We are filing endorsements to address the change from the original Terrorism Risk Insurance Act of 2002 (TRIA) to the changes introduced by the extension referred to as Terrorism Risk Insurance Extension Act of 2005 (TRIEA) and the possible sunset of coverage on December 31, 2007. This change addresses language amendments. See Exhibit I.

<b>22.</b>	<b>Filing Fees</b> (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<b>Check #: N/A - EFT</b> <b>Amount: \$50.00</b>	
<b>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</b>	

\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

PC TD-1 pg 2 of 2

**FORM FILING SCHEDULE**

(This form must be provided ONLY when making a filing that includes forms)

(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	SAC-CIM-2007-820
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)	N/A

<b>3.</b>	<b>Form Name /Description/Synopsis</b>	<b>Form # Include edition date</b>	<b>Replacement Or withdrawn?</b>	<b>If replacement, give form # it replaces</b>	<b>Previous state filing number, if required by state</b>
01	Conditional Terrorism Exclusion	CL 16 30 06 06	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CL 16 30 06 04	
02	Policyholder Disclosure —Notice Of Terrorism Insurance Coverage	PN 00 83 01 07	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	PN 00 83 08 03	
03	Disclosure Of Premium And Estimated Premium For Certified Acts Of Terrorism Coverage (Pursuant To Terrorism Risk Insurance Act)	IL 09 99 01 07	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	IL 09 99 05 04	
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

## EXHIBIT I – 2007 Commercial Inland Marine Forms List

Form	Replaces	Title
CL 16 30 06 06	CL 16 30 06 04	Conditional Terrorism Exclusion
PN 00 83 01 07	PN 00 83 08 03	Policyholder Disclosure –Notice Of Terrorism Insurance Coverage
IL 09 99 01 07	IL 09 99 05 04	Disclosure Of Premium And Estimated Premium For Certified Acts Of Terrorism Coverage (Pursuant To Terrorism Risk Insurance Act)